

Virtual Card and Gift

Invention Disclosure

Submitted by David Reynolds (L-K)

VGC Patent information—4-30-99

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Titles of the Invention: Virtual Giftcard, Card in a Card, Gift in a Card, Card², CardGift, Giftcard (this name is taken on the Internet)

Description:

Need for Product: Customer has a vehicle to send a greeting card and a "gift certificate" or "debit card" to anyone. This gift certificate would be incorporated into the card and perforated so that the end customer can take it out and redeem it at the participating merchants by showing proper identification (as designated on the gift certificate).

The debit card can be of predetermined incremental value as designated by the buyer. The buyer orders through the Internet on the Virtual Giftcard web page. They can choose from a list of Litho-krome proprietary designs (designated by sending situation), sentiment, personalization, and debit cards designating merchants or products. They will proof their order, and it will download to databases and servers that link to a digital printing device capable of variable data printing. This printer will print the elements described above as well as appropriate postal information to include sender's name and return address, UPC codes designating postal areas, recipient's name and address. Cards will generate and print in order of shipping destination for postal service filing purposes. The cards will be folded and affixed with a wafer seal to maintain closure.

This product could also be maintained and sold as an electronic greeting card. The recipient would receive the electronic card and then redeem the electronic coupon or gift through a participating Internet merchant. The merchant would validate the coupon or gift through a personal identification number or other pre-authorized number.

Unique features: Using the Internet as a medium to order a greeting card (paper or electronic) and a "gift Certificate/debit card" all in one card or product with completely personalized data. The product is self-mailer and hence does not require a mailing envelope. The card can be mailed directly to the recipient or buyer, depending on buyer's

EXHIBIT 4

request.

Alternative Forms: Customer is not limited to consumer. Could also be business to business, business to consumer etc.

Contributors/Inventors

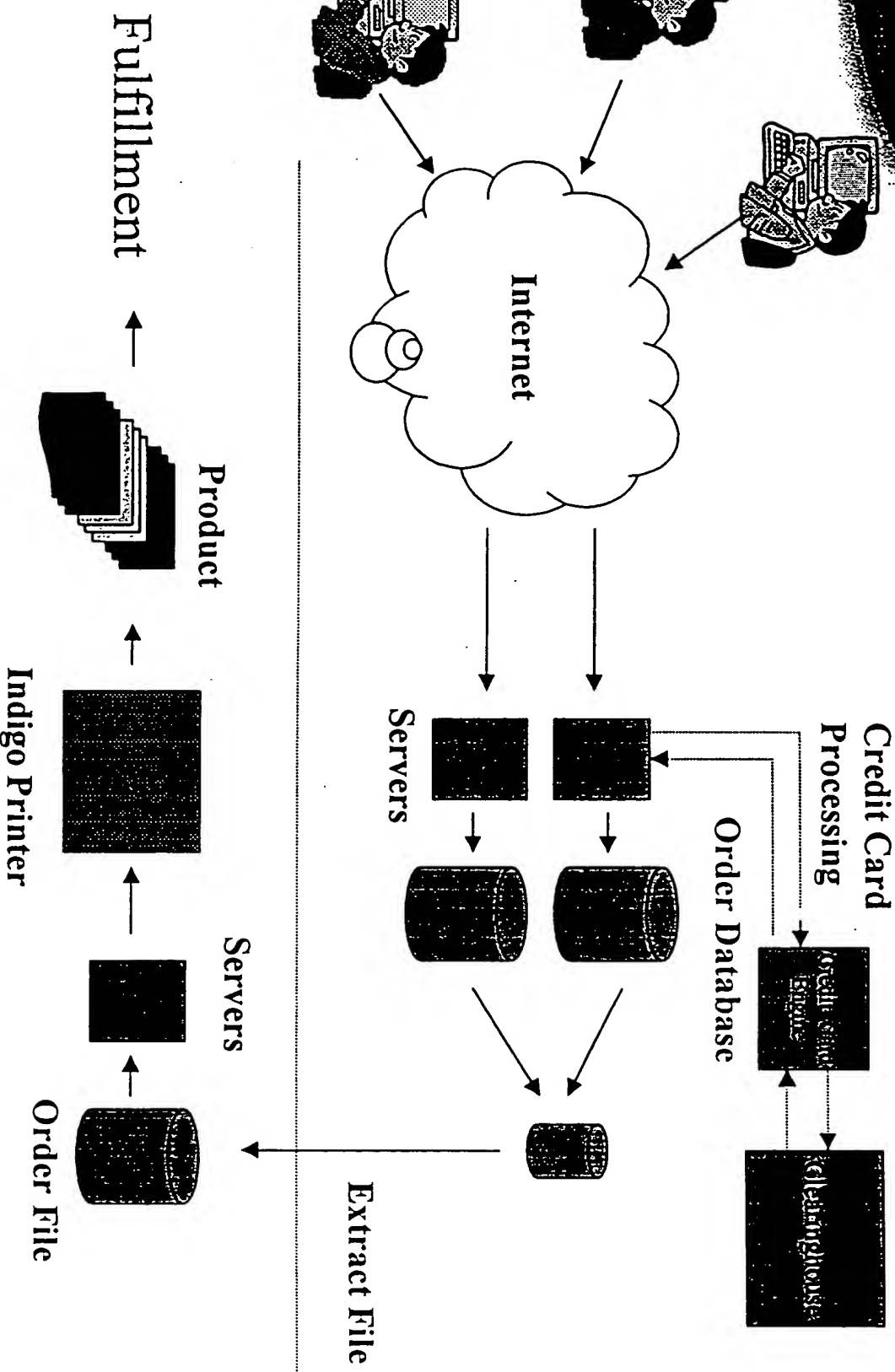
Bill Crume, Vickie Kruger, David Reynolds, Mary McCarthy, Doug Warrens, David Cole, Shere Andersen, Betty Bass

Projected Sales for New Product: Three Year forecast: \$6,000,000

Virtual GiftCards.com



The Process



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